

EXHIBIT 36

Transition To Tomorrow
Annual Report 2018



wirecard

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Wirecard stock

The leading German DAX index fell by 18.3 percent in the reporting year (2017: +12.5 percent). The TecDAX fell by 3.1 percent (2017: +39.6 percent).

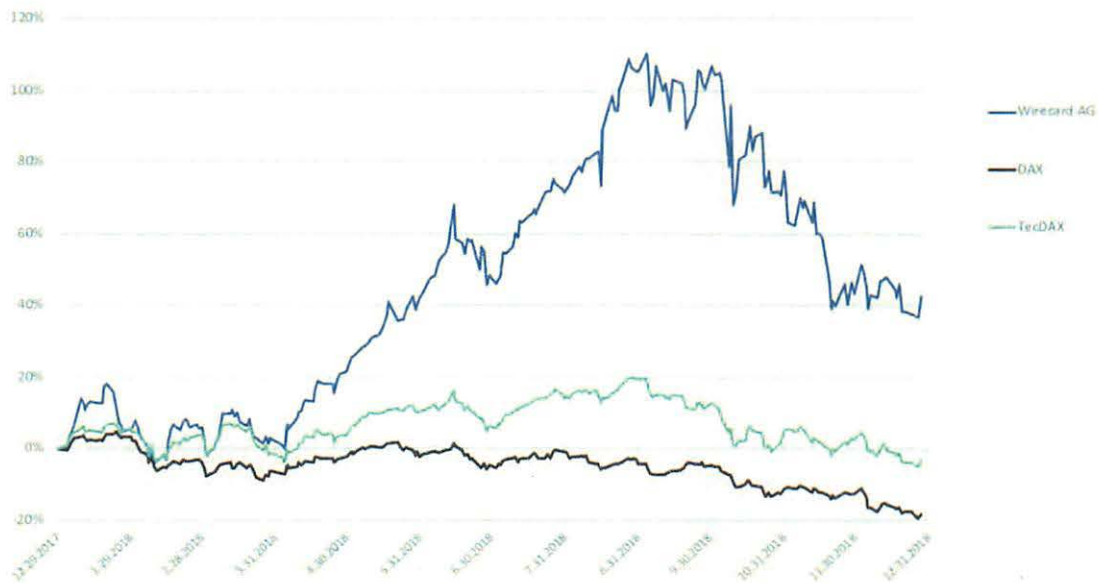
In contrast, the Wirecard share rose by 42.7 percent in the 2018 reporting year (2017: 127.6 percent) and reached a new all-time high of EUR 195.75 on 3 September 2018.

Wirecard AG joined the DAX 30 index on 24 September 2018. This was announced by Deutsche Börse on 5 September 2018.

After taking into account the dividends paid out in June 2018 for the 2017 fiscal year of EUR 0.18 per share (2016 fiscal year: EUR 0.16), there was a total shareholder return of 42.9 percent (2016: 128.2 percent).

Around 186 million (2017: 132 million) Wirecard shares were traded in total on the electronic XETRA trading platform. This corresponds to an average trading volume of 740 thousand (2017: 521 thousand) shares per day.

Development of the Wirecard stock during the year



Performance in percent

	1 year 2018	5 years 2014 – 2018	10 years 2009 – 2018
Wirecard AG (excluding dividend)	+42,7	+362,5	+3.115,5
DAX (performance-index)	-18,3	+10,5	+119,5
TecDAX (performance-index)	-3,1	+110,0	+382,0

Dividends

The Management and Supervisory Boards will propose to this year's Annual General Meeting that a dividend of EUR 0.20 per share is paid to shareholders (2017: EUR 0.18). This corresponds to EUR 24.71 m (2017: EUR 22,24).

Annual General Meeting

Wirecard AG's ordinary Annual General Meeting was held on 21 June 2018 in the Conference Centre of the Hanns Seidel Foundation in Munich. All of the agenda items were passed with a large majority.

Further information and details about the Annual General Meeting are available on the Internet at the following address: ir.wirecard.de/hauptversammlung

KPIs for Wirecard's shares

		2018	2017
Number of shares (31.12.) - all dividend-entitled		123,565,586	123,565,586
Share capital (31.12.)	EUR million	123.57	123.57
Market capitalisation (31.12.)	EUR billion	16.41	11.50
Year-end price (31.12.)	EUR	132.80	93.07
Year-high	EUR	195.75	94.60
Year-low	EUR	89.48	40.65
Earnings per share (basic and diluted)	EUR	2.81	2.07
Shareholder's equity per share (basic and diluted)	EUR	15.56	13.31
Dividend per share	EUR	0.18	0.16
Total dividend payout	EUR million	24.71	19.77

Price data: XETRA closing prices

*For the preceding fiscal year

Investor Relations

In 2018, the main topics of communication with the capital markets included Wirecard's innovation and growth strategies. The Capital Markets Day / Innovation Day was held in London on 9 October 2018. Wirecard presented its future strategy and vision for the company.

Alongside the core business of the company, new innovations such as the Wirecard Omnichannel ePOS Suite continued to be the focus of numerous discussions with analysts and investors. The Management Board and Investor Relations of Wirecard AG took part in numerous conferences and roadshows in both Germany and abroad during the year under review.

At the end of the period under review, a total of 29 analysts from renowned banks and independent research institutions were closely observing the Wirecard share. The overwhelming majority (24 analysts) issued a recommendation to buy, 4 a recommendation to hold and only 1 a recommendation to sell.

Further information is available on the Internet at ir.wirecard.com.

Shareholder structure

Most of the 92.95 percent free float as of the reporting date of 31/12/2018 continues to comprise institutional investors from the Anglo-American region and Europe.

Other information

The Management and Supervisory Boards of Wirecard AG undertake to comply with the principles of the German Corporate Governance Code and endorse the principles of transparent and sustainable corporate governance, as is also expressed in our Corporate Governance Statement. Other special measures in this regard are the listing on the Prime Standard and reporting according to IAS/IFRS.

Basic information on Wirecard stock

Year established:	1999	
Market segment:	Prime Standard	
Index:	DAX, TecDAX	
Aktienart:	No-par-value common bearer shares	
Stock exchange ticker:	WDI; Reuters: WDIG.DE; Bloomberg: WDI@GR	
WKN:	747206	
ISIN:	DE0007472060	
Authorised capital, in number of shares:	123,565,586	
Group accounting category:	exempting consolidated financial statements in accordance with IAS/IFRS	
End of fiscal year:	31 December	
Total share capital as of 31 December 2018:	kEUR 123,566	
Beginning of stock market listing:	25 October 2000	
Management Board as of 31 Dec 2018:	Dr. Markus Braun	CEO, CTO
	Alexander von Knoop	CFO
	Jan Marsalek	COO
	Susanne Steidl	CPO
Supervisory Board as of 31 Dec 2018:	Wulf Matthias	Chairman
	Alfons W. Henseler	Deputy Chairman
	Stefan Klestil	Member
	Dr. Anastassia Lauterbach	Member
	Vuyiswa V. M'Cwabeni	Member
	Susana Quintana-Plaza	Member
Shareholder structure* as of 31 Dec 2018:	7,05% MB Beteiligungsgesellschaft mbH	
	92,95% Freefloat (gemäß Definition der Deutschen Börse), davon	
	6.7% BlackRock Inc (US)	
	5,1% Jupiter Asset Management Ltd. (UK)	
	4.93% Citigroup Inc (US)	
	3.0% Artisan Partners Asset Management Inc. (US)	

*Shareholders holding more than 3% of voting rights

Independent auditor's report

Translation of the German independent auditor's report concerning the audit of the consolidated financial statements and combined management report prepared in German.

To Wirecard AG

Report on the audit of the consolidated financial statements and of the group management report

Opinions

We have audited the consolidated financial statements of Wirecard AG, Aschheim, and its subsidiaries (the Group), which comprise the consolidated statement of financial position as of 31 December 2018, the consolidated income statement, the consolidated statement of comprehensive income, consolidated statement of changes in equity and consolidated statement of cash flows for the fiscal year from 1 January 2018 to 31 December 2018, and notes to the consolidated financial statements, including a summary of significant accounting policies. In addition, we have audited the group management report, which has been combined with the management report of Wirecard AG, for the fiscal year from January 1 January 2018 to 31 December 2018.

In our opinion, on the basis of the knowledge obtained in the audit,

- the accompanying consolidated financial statements comply, in all material respects, with the IFRS as adopted by the EU, and the additional requirements of German commercial law pursuant to Sec. 315e (1) of the HGB ["Handelsgesetzbuch": German Commercial Code] and, in compliance with these requirements, give a true and fair view of the assets, liabilities, and financial position of the Group as at 31 December 2018, and of its financial performance for the reporting year from 1 January 2018 to 31 December 2018, and
- the accompanying group management report as a whole provides an appropriate view of the Group's position. In all material respects, this group management

report is consistent with the consolidated financial statements, complies with German legal requirements and appropriately presents the opportunities and risks of future development.

Pursuant to Section 322 (3) Sentence 1 HGB, we declare that our audit has not led to any reservations relating to the legal compliance of the consolidated financial statements and of the group management report.

Basis for the opinions

We conducted our audit of the consolidated financial statements and of the group management report in accordance with Sec. 317 HGB and the EU Audit Regulation (No 537/2014, referred to subsequently as "EU Audit Regulation") and in compliance with German Generally Accepted Standards for Financial Statement Audits promulgated by the Institut der Wirtschaftsprüfer [Institute of Public Auditors in Germany] (IDW). Our responsibilities under those requirements and principles are further described in the "Auditor's responsibilities for the audit of the consolidated financial statements and of the group management report" section of our auditor's report. We are independent of the group entities in accordance with the requirements of European law and German commercial and professional law, and we have fulfilled our other German professional responsibilities in accordance with these requirements. In addition, in accordance with Art. 10 (2) f) of the EU Audit Regulation, we declare that we have not provided non-audit services prohibited under Art. 5 (1) of the EU Audit Regulation. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinions on the consolidated financial statements and on the group management report.

Emphasis of matter paragraph – accounting treatment of allegations of a whistleblower in Singapore

We refer to the information presented in chapter 2.7 Corrections in accordance with IAS 8 of the notes to the con-

solidated financial statements and the information contained in the opportunities and risks report in the group management report in connection with the allegations of a whistleblower and the implications for the accounting. The allegations mainly concerned fictitious transactions relating to the procurement and sale of software and also associated circular payments ("roundtripping"). In addition, the legitimacy of payments or the economic substance of contracts was questioned. Besides, legal actions have been initiated in order to claim damages from Wirecard AG for wrong or delayed information.

On the basis of the matters presented in the consolidated financial statements and the group management report as well as the findings to date of the measures taken to clarify these matters, currently there is no confirmation that corrections or other disclosures need to be made in the notes to the consolidated financial statements and group management report for fiscal year 2018. The ongoing investigations by the authorities in Singapore may in the future yield findings, which may have effects on the assets, liabilities, financial position and financial performance of the Group and would have to be presented in the Group's accounting.

The findings made to date have been taken into account in the consolidated financial statements as of 31 December 2018 and 2017 and in the 2018 group management report. Due to the uncertainties regarding the current and/or any future legal disputes and the possible new findings of investigations being conducted due to the allegations, it cannot be ruled out that assessments of the effects of the presented matters may be different in the future.

Our opinions on the consolidated financial statements and the group management report have not been modified in this respect.

Key audit matters in the audit of the consolidated financial statements

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated financial statements for the fiscal year from 1 January 2018 to 31 December 2018. These matters

were addressed in the context of our audit of the consolidated financial statements as a whole, and in forming our opinion thereon; we do not provide a separate opinion on these matters.

Below, we describe what we consider to be the key audit matters:

Accounting treatment of matters on the basis of the findings from investigations, which were performed due to the allegations of a whistleblower in Singapore

Reasons why the matter was determined to be a key audit matter: Companies of the Wirecard Group (particularly in Asia) were the subject of the investigations commissioned by Wirecard AG to be performed by external law firms related to the allegations of a whistleblower. The investigations of the authorities in Singapore in this regard are still in progress. The allegations related to the points specified in the section "Emphasis of matter - accounting treatment of allegations of a whistleblower in Singapore". Direct and indirect effects of findings from investigations, which have been performed due to the allegations, relate particularly to the impairment of intangible assets, the existence of revenue as well as the existence and recoverability of receivables. The various allegations resulted in detailed information requirements across several legal entities with in some cases different accounting systems. Due to the significance of potential effects on the consolidated financial statements and the complexity and time required for the clarification of this matter, this matter was deemed to be a key audit matter.

Auditor's response: For the audit of the recognition of revenue and purchase transactions, measurement of receivables and liabilities and the presentation of contracts in the financial accounting and in the consolidated financial statements, we examined the processes established by the management of the companies of the Wirecard Group

to prepare the facts relating to the allegations. We compared the insights obtained therefrom with the elaborations provided to us by independent third parties as well as those of the internal compliance department. On this basis, we performed extended audit procedures on similar matters. We also examined transactions and the related assessments of matters in discussion with officers of the companies concerned, suppliers, customers and the lawyers who have been involved, also including our own forensic experts.

Our audit procedures did not lead to any reservations regarding the accounting treatment of matters on the basis of the findings from investigations, which were performed in response to allegations of a whistleblower in Singapore.

Reference to related disclosures: We refer to the disclosures of the Company in the consolidated financial statements in chapter 2.7 Corrections in accordance with IAS 8.

Identification as business combination and purchase price allocation of the acquisition of Citigroup's customer portfolios in Asia

Reasons why the matter was determined to be a key audit matter: In fiscal year 2018, Citigroup's customer portfolios were acquired in Asia, particularly in Malaysia and India. The accounting treatment requires estimates by the management for the assessment of transactions as business combination, particularly whether the requirements of IFRS 3: Business Combinations have been fulfilled. Moreover, the management made assumptions for measurement of liabilities from contracts with customers, which belong to the acquired customer portfolios, as part of (partly provisional) purchase price allocation. We identified the acquisition of customer portfolios as a key audit matter because the management had to exercise judgment to assess whether it is a business combination, for purchase price allocation as well as for the measurement of liabilities from contracts and because there is a significant risk of material misstatement due to the associated volume of transactions.

Auditor's response: We verified the estimate of the management, whether the respective transactions represent

a business combination in accordance with the requirements of IFRS 3: Business Combinations. In the process, we primarily assessed an appraisal commissioned by the management to determine to what extent it can serve as audit evidence for the fulfillment of the criteria of IFRS 3 for the existence of a business. Additionally, we inspected the purchase contracts and addressed the activities of the acquired businesses and particularly assessed the existence of the criteria of an existing process environment of the acquired businesses.

Moreover, we examined the underlying processes for the execution of the purchase price allocation and performed substantive audit procedures.

For the measurement of liabilities from contracts as part of purchase price allocation, we included internal valuation specialists in the audit team to verify the calculation of liabilities and assessed the underlying valuation models in terms of clerical accuracy and the methods used. We assessed the estimation of the management regarding the economic disadvantage of the contractual relationships, also taking market conditions into account. Furthermore, we assessed the disclosures in connection with the aforementioned business combinations in the notes to the consolidated financial statements.

Our audit procedures did not lead to any reservations regarding the identification as business combination and the purchase price allocation of the acquisition of Citigroup's customer portfolios in Asia.

Reference to related disclosures: The Company's disclosures on the accounting policies applied for these business combinations as well as judgments exercised in this connection are presented in chapter 1.1 Business activities and legal background - Business combinations in the fiscal year, in chapter 2.2. Significant accounting and valuation policies - Accounting for business acquisitions and in chapter 3.1 Intangible assets- Goodwill and customer relationships of the notes to the consolidated financial statements.

Valuation of goodwill

Reasons why the matter was determined to be a key audit matter: The determination of the value in use as part of the goodwill impairment test for the "Payment Processing & Risk Management" and "Acquiring & Issuing" (cash-generating units) for possible impairment was in our opinion a key audit matter. The reason for this is that the valuations require to a large extent assumptions and estimates of future net cash inflows as well the discount rate applied. Due to the materiality of the account, incorrect assumptions and estimates could have a significant impact on the consolidated financial statements.

Auditor's response: To assess the values in use of the cash-generating units determined by the management, we examined the underlying processes for the determination of the values in use and performed substantive audit procedures. In particular, with the involvement of valuation specialists in the audit team, we evaluated the underlying valuation models both in terms of clerical accuracy and the methods used. We also examined whether the group budget reflects general and industry-specific market expectations and whether the valuation parameters used for the estimate of values in use, in particular the estimated growth rates, the weighted average cost of capital rates and the tax rates are appropriate. To determine the reliability of the budget planning, we compared historical budget data with actual figures. In addition, we considered the sensitivity analyses of the values in use prepared by the management for the values in use against the change in significant assumptions, in order to understand the influence of changes in certain parameters and estimate any potential impairment risk. Furthermore, we

assessed the corresponding disclosures in the notes to the consolidated financial statements.

Our audit did not lead to any reservations regarding the valuation of goodwill.

Reference to related disclosures: The company's disclosures related to the valuation of goodwill are presented in chapters 2.2. Significant accounting and valuation policies - Goodwill accounting and in 3.1 Intangible assets - Goodwill and customer relationships of the notes to the consolidated financial statements.

Valuation of acquired customer relationships

Reasons why the matter was determined to be a key audit matter: The analysis whether an indication for an impairment of the acquired customer relationship exists, and, if necessary, the determination of the value in use as part of the testing of the acquired customer relationship for possible impairment was, if any indication of impairment was identified, in our opinion, a key audit matter. The reason for this is that the analyses and valuations require to a large extent assumptions and estimates of future net cash inflows as well as the discount rate applied. Due to the materiality of the account, erroneous analyses and valuations could have a significant impact on the consolidated financial statements.

Auditor's response: To assess the appropriateness of the analysis performed by management for the existence of an indication of an impairment of the acquired customer relationships (triggering event analysis), as well as for the assessment of the values in use determined by manage-

ment, we examined the underlying processes and also performed substantive audit procedures. We examined the management's assessment on the indications of an impairment by particularly taking into account Company-internal sources of information (e.g., for profitability of the customer base and identification of significant losses of individual customer relationships) and external sources of information (e.g., for economic environment). For the assessment of the calculation of values in use, we involved valuation specialists to verify the underlying valuation models for clerical accuracy and the methods used. In this context, we discussed the significant planning assumptions with management and verified the assumptions underlying the impairment test by comparing them with the general as well as industry-specific market expectations. We also performed sensitivity analyses of our own in order to assess the impact of potential changes in the valuation parameters used on the value in use. Furthermore, we assessed the corresponding disclosures in the notes to the consolidated financial statements.

Our audit procedures did not lead to any reservations regarding the assessment of the valuation of the acquired customer relationships.

Reference to related disclosures: The disclosures of the Company on the valuation of acquired customer relationships are presented in chapters 2.2. Significant accounting and valuation policies - Accounting for intangible assets and 3.1 Intangible assets - Goodwill and customer relationships of the notes to the consolidated financial statements.

Measurement of receivables and recognition and presentation of revenues from acquiring partners

Reasons why the matter was determined to be a key audit matter: The receivables from acquiring partners result from transaction fees and commissions from the settlement of payment transactions of end customers at the merchants and from prefinancing for merchant's fees in connection with the acquiring business. Under the contract, Wirecard bears the significant risks from payment processing inherent in the default risk of the merchant. These mainly result from chargebacks that are initiated by

the end customers and through fines imposed on the merchants by credit card organizations due to infringement of their regulations (fines). As far as merchants are not able to settle these chargebacks or fines after insolvency, and these are also not covered by individual reserves, or alternatively by a delayed payment to the merchants, Wirecard is responsible for the claims of the end customers or credit card organizations.

The receivables from transaction fees and commissions from the acquiring partner safeguard their financial risks as rolling security reserves.

In connection with the first-time application of the requirements of IFRS 15, Wirecard AG had to be classified as principal or agent for these transactions. As a result of the assessment that Wirecard is the principal within the meaning of IFRS 15: Revenue from Contracts with Customers for the majority of transactions via acquiring partners, revenue is presented on a gross basis (disclosure of merchant's fees as revenue and the expenses for the acquiring partners as cost of materials).

The measurement of receivables and recognition and presentation of revenues was in our opinion a key audit matter because receivables and revenue have a significant impact on the consolidated financial statements and the estimate to be made on the position of Wirecard as the principal or agent within the meaning of IFRS 15.

Auditor's response: As part of our audit, we examined the procedures contractually agreed with the acquiring partners and defined within the Company as well as the existing monitoring and control of acquiring partners by management as part of the risk management process, and tested the control mechanisms regarding receivables measurement. Furthermore, for the assessment of finan

cial risks, we obtained confirmations from the acquiring partners for the existence of receivables and for chargebacks/fines and considered this information for the assessment of the measurement of receivables. We verified payments received by the acquiring partners as further evidence of the existence of receivables.

When assessing whether Wirecard is the principal or agent with regard to the presentation of revenues it is of particular importance whether Wirecard controls the performance from the payment transaction via the acquiring partners before this is transferred to the merchant. We examined this assessment of management on the basis of the contractual arrangements and the risk management process. For the assessment of revenue recognition, we examined the invoices of the acquiring partner to Wirecard related to the transactions processed in connection with the acquiring business and the transaction fees and commissions resulting therefrom and compared them with the underlying transaction evidence.

Furthermore, we assessed the corresponding disclosures in the consolidated financial statements regarding the information required by IFRS 15.

Our audit procedures did not lead to any reservations regarding the measurement of receivables and the recognition and presentation of revenues from acquiring partners.

Reference to related disclosures: The company's disclosures related to the measurement of receivables from acquiring partners are presented in chapters 2.3. Accounting for financial assets and liabilities - Impairment of financial assets, 3.7 Receivables of acquiring business and 7.2 Risk reporting - Accounts receivable risks of the notes to the consolidated financial statements.

The Company's information on the recognition and disclosure of revenue from acquiring partners is presented in chapter 2.2. Significant accounting and valuation policies - Revenue recognition of the notes to the consolidated financial statements.

Other information

The Supervisory Board is responsible for the Report of the Supervisory Board in the corresponding section of the Annual Report 2018. In all other respects, the management is responsible for the other information. The other information comprises:

- the Letter from the CEO in the "To our shareholders" section of the Annual Report 2018;
- the corporate governance report and the corporate governance declaration in the corresponding section of the Annual Report 2018;
- the information "Wirecard stock" in the "To our shareholders" section of the Annual Report 2018;
- the responsibility statement of the management in the corresponding section of the Annual Report 2018;
- the "Glossary" section of the Annual Report 2018

Our opinions on the consolidated financial statements and on the group management report do not cover the other information, and consequently we do not express an opinion or any other form of assurance conclusion thereon.

In connection with our audit, our responsibility is to read the other information and, in so doing, to consider whether the other information

- is materially inconsistent with the consolidated financial statements, with the group management report or our knowledge obtained in the audit, or
- otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of the management and the supervisory board for the consolidated financial statements and the group management report

The management is responsible for the preparation of consolidated financial statements that comply, in all material respects, with IFRSs as adopted by the EU and the additional requirements of German commercial law pursuant to Sec. 315e (1) HGB, and that the consolidated financial statements, in compliance with these requirements, give a true and fair view of the assets, liabilities, financial position and financial performance of the Group. In addition, the management is responsible for such internal control as they have determined necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, the management is responsible for assessing the Group's ability to continue as a going concern. They also have the responsibility for disclosing, as applicable, matters related to going concern. In addition, they are responsible for financial reporting based on the going concern basis of accounting unless there is an intention to liquidate the Group or to cease operations, or there is no realistic alternative but to do so.

Furthermore, the management is responsible for the preparation of the group management report that, as a whole, provides an appropriate view of the Group's position and is, in all material respects, consistent with the consolidated financial statements, complies with German legal requirements, and appropriately presents the opportunities and risks of future development. In addition, the management is responsible for such arrangements and measures (systems) as they have considered necessary to enable the preparation of a group management report that is in accordance with the applicable German legal requirements, and to be able to provide sufficient appropriate evidence for the assertions in the group management report.

The supervisory board is responsible for overseeing the Group's financial reporting process for the preparation of the consolidated financial statements and of the group management report

Auditor's responsibilities for the audit of the consolidated financial statements and of the group management report

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and whether the group management report as a whole provides an appropriate view of the Group's position and, in all material respects, is consistent with the consolidated financial statements and the knowledge obtained in the audit, complies with the German legal requirements and appropriately presents the opportunities and risks of future development, as well as to issue an auditor's report that includes our opinions on the consolidated financial statements and on the group management report.

Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Sec. 317 HGB and the EU Audit Regulation and in compliance with German Generally Accepted Standards for Financial Statement Audits promulgated by the Institut der Wirtschaftsprüfer (IDW) will always detect a material misstatement. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements and this group management report.

We exercise professional judgment and maintain professional skepticism throughout the audit. We also

- Identify and assess the risks of material misstatement of the consolidated financial statements and of the group management report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinions. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit of the consolidated financial statements and of arrangements and measures (systems) relevant to the audit of the group management report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of these systems.
- Evaluate the appropriateness of accounting policies used by the management and the reasonableness of accounting estimates made by the management and related disclosures.
- Conclude on the appropriateness of the management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in the auditor's report to the related disclosures in the consolidated financial statements and in the group management report or, if such disclosures are inadequate, to modify our respective opinions. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group to cease to be able to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements present the underlying transactions and events in a manner that the consolidated financial statements give a true and fair view of the assets, liabilities, financial position and financial performance of the Group in compliance with IFRSs as adopted by the EU and the additional requirements of German commercial law pursuant to Sec. 315e (1) HGB
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express opinions on the consolidated financial statements and on the group management report. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinions.
- Evaluate the consistency of the group management report with the consolidated financial statements, its

conformity with [German] law, and the view of the Group's position it provides.

- Perform audit procedures on the prospective information presented by the management in the group management report. On the basis of sufficient appropriate audit evidence we evaluate, in particular, the significant assumptions used by the management as a basis for the prospective information, and evaluate the proper derivation of the prospective information from these assumptions. We do not express a separate opinion on the prospective information and on the assumptions used as a basis. There is a substantial unavoidable risk that future events will differ materially from the prospective information.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with the relevant independence requirements, and communicate with them all

relationships and other matters that may reasonably be thought to bear on our independence and where applicable, the related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter.

Other legal and regulatory requirements

Further information pursuant to Art. 10 of the EU Audit Regulation

We were elected as group auditor by the annual general meeting on 21 June 2018. We were engaged by the Supervisory Board on 25 June 2018. We have been group auditor of Wirecard AG without interruption since financial year 2009.

We confirm that the audit opinions expressed in this auditor's report are consistent with the additional report to the Supervisory Board pursuant to Art. 11 of the EU Audit Regulation (audit report).

In addition to the audit, we rendered ISAE 3402 assurance services for group companies, which were stated neither in the consolidated financial statements nor in the group management report.

Responsible auditor

The auditor responsible for the audit is Martin Dahmen.

Munich, 24 April 2019

Ernst & Young GmbH

Wirtschaftsprüfungsgesellschaft

Budde

Wirtschaftsprüfer

[German Public Auditor]

Dahmen

Wirtschaftsprüfer

[German Public Auditor]